

In re:  
Raymond G. Fragassi  
Debtor

Case No. 19-17836-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 29, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Raymond G. Fragassi, 2 Green Valley Drive, Southampton, PA 18966-1613
14799903	+ BANK OF AMERICA, N.A., c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541
14721890	+ BANK OF AMERICA, N.A., c/o, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14458114	+ Bank of America Mortgage, a Division of, Bank of America, N.A., 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14600685	+ Bank of America N.A., c/o Andrew M. Lubin Esquire, 1 E. Stow Road, Marlton, NJ 08053-3118
14568123	+ Bank of America, N.A., c/o DANIEL P. JONES, Stern and Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14567877	+ Bank of America, N.A., c/o Daniel P. Jones, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14722095	+ Bank of America, N.A., c/o ANDREW M. LUBIN, McCabe, Weisberg & Conway LLC, 216 Haddon Ave., Suite 201 Westmont, NJ 08108-2818
14440662	+ Bridget Fragassi, 2 Green Valley Drive, Southampton, PA 18966-1613
14470997	+ CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14447871	+ Citimortgage, INC., c/o THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
14447448	Citimortgage, INC., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14554037	+ Citimortgage, INC., c/o DANIEL P. JONES, Stern and Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14440678	+ Ngpenterpris, 4600 North Powerline Rd, Pompano Beach, FL 33073-3027
14440679	+ Portfolio Recovery Associates, Dept 6541, PO Box 1259, Oaks, PA 19456-1259
14440680	+ Raymr&flnign, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 30 2025 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2025 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14457418	Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 00:29:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14440657	+ Email/PDF: ebn_ais@aisinfo.com	Jan 30 2025 00:29:23	American Infosource LP as Agent for, T Mobile/T-Mobile USA, PO Box 248848, Oklahoma City, OK 73124-8848
14440658	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 00:30:27	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14799690	^ MEBN	Jan 30 2025 00:08:03	BANK OF AMERICA, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14440659	+ Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jan 29, 2025

Form ID: 138OBJ

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		Jan 30 2025 00:16:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
14440660	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2025 00:16:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14458088	+ Email/Text: ecfbnc@aldridgepите.com	Jan 30 2025 00:17:00	Bank of America Mortgage, a Division of Bank of Am, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14452529	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 30 2025 00:17:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14459682	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2025 00:16:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14440661	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 30 2025 00:17:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14440663	Email/Text: BKelectronicnotices@cenlar.com	Jan 30 2025 00:17:00	CENLAR, PO Box 77404, Ewing, NJ 08628
14440665	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:30:12	Citi, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14440666	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:29:14	Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
14440667	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:29:20	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14440668	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:29:14	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14440669	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2025 00:29:41	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14440670	+ Email/Text: mrdiscen@discover.com	Jan 30 2025 00:16:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14440671	Email/Text: collecadminbankruptcy@fnni.com	Jan 30 2025 00:17:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
14440673	Email/Text: EBNBKNOT@ford.com	Jan 30 2025 00:17:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14442794	Email/Text: EBNBKNOT@ford.com	Jan 30 2025 00:17:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
14440672	Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2025 01:09:16	First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104
14440674	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 00:17:00	Internal Revenue Service, Room 5200 IE:T3:1, 600 Arch Street, Philadelphia, PA 19106
14440664	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2025 00:42:05	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14440675	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 30 2025 00:17:00	Kay Jewelers, Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14440676	+ Email/PDF: bankruptcy_prod@navient.com	Jan 30 2025 00:29:04	Kohls/Capital One, Po Box 9500, Wilks-Barr, PA 18773-9500
14440677	+ Email/PDF: bankruptcy_prod@navient.com	Jan 30 2025 00:29:08	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14454737	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2025 00:30:05	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14463838	Email/PDF: bankruptcy_prod@navient.com	Jan 30 2025 00:29:45	SLM BANK, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14469983	+ Email/PDF: acg.acg.ebn@aisinfo.com		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jan 29, 2025

Form ID: 138OBJ

Total Noticed: 55

		Jan 30 2025 00:29:14	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 Santa Fe Avenue, Oklahoma City, OK 73118-7901
14440681	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:30:12	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14440682	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:29:44	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14440683	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:30:31	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
14440684	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:58:02	Synchrony Bank/TJX, Po Box 965064, Orlando, FL 32896-5064
14440685	+ Email/Text: bncmail@w-legal.com	Jan 30 2025 00:17:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14440686	+ Email/Text: bkelectronicnotices@usaa.com	Jan 30 2025 00:16:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14440687	+ Email/Text: bkelectronicnotices@usaa.com	Jan 30 2025 00:16:00	Usaa Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14440688	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:30:24	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14457419	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2025 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor BANK OF AMERICA N.A nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
DANIEL P. JONES	on behalf of Creditor BANK OF AMERICA N.A. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Citimortgage INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jan 29, 2025

Form ID: 138OBJ

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DENISE ELIZABETH CARLON

on behalf of Creditor BANK OF AMERICA N.A bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

ROGER FAY

on behalf of Creditor BANK OF AMERICA N.A. rfay@alaw.net, bkecf@milsteadlaw.com

RONALD G. MCNEIL, Esquire

on behalf of Debtor Raymond G. Fragassi r.mcneil@verizon.net

THOMAS SONG

on behalf of Creditor Citimortgage INC. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Raymond G. Fragassi	)	Case No. 19-17836-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 29, 2025

For The Court

Timothy B. McGrath  
Clerk of Court